IN THE CLAIMS:

Please amend claims 1-19, and add new claim 20, as follows:

1.　(currently amended)　An on-line system for administering advertising content, ~~via a server system, said server system~~ the on-line system comprising:

a server operatively connected to a user terminal operated by a user, the server including:

an advertising administration module, configured to maintain ~~a plurality of~~ advertising content associated with at least one advertising campaign;

a user terminal interface module coupled to said advertising administration module, said user terminal interface configured to retrieve user information corresponding to said user terminal, for use by said advertising administration module; and

a decision maker module coupled to said advertising administration module, said decision maker module configured to select ~~one of said~~ advertising content associated with at least one advertising campaign, based on said user information ~~received~~ including consumer data specific to the user and obtained at least directly from said user terminal, so that ~~each~~ the user terminal coupled to said server receives ~~an~~ the selected advertising content corresponding to the user information retrieved by said server.

2.　(currently amended)　The on-line system in accordance with claim 1, wherein said user terminal interface module provides a research assistance module to said user ~~terminals~~ terminal, said research assistance module configured to retrieve a geographical location of said user terminal for use by said server.

3.　(currently amended)　The on-line system in accordance with claim 2, wherein said geographical location further comprises said user's metropolitan region.

4.   (currently amended)   The on-line system in accordance with claim 1, wherein said user terminal interface module provides a research assistance module to said user ~~terminals~~ terminal, said research assistance module configured to retrieve system information corresponding to a system ~~specifications~~ specification related to said user terminal.

5.   (currently amended)   The on-line system in accordance with claim 4, wherein said system information includes ~~the~~ a hardware specification of a peripheral ~~devices~~ device coupled to said user terminal.

6.   (currently amended)   The on-line system in accordance with claim 1, wherein said advertising ~~maintenance~~ administration module further comprises:

a memory unit that stores a set of rules corresponding to each of said advertising campaigns, said set of rules defining conditions for which ~~an~~ specific advertising content is selected.

7.   (currently amended)   The on-line system in accordance with claim 6, ~~further comprising~~ wherein the server further comprises:

an information template flesh-out module coupled to said advertising ~~maintenance~~ administration module configured to retrieve information required by said set of rules.

8.   (currently amended)   The <u>on-line</u> system in accordance with claim 7, ~~further comprising~~ <u>wherein the server further comprises:</u>

an ~~ad-timer~~ <u>ad timer</u> module configured to provide a request component along with said selected advertising content, so as to track the time said <u>selected</u> advertising content is displayed on <u>a display of</u> said user terminal, as measured by periodic requests received by said server in response to said request component.

9.   (currently amended)   The <u>on-line</u> system in accordance with claim 8, wherein said request component includes a small object within said <u>selected</u> advertising content that appears invisible on <u>the display of</u> said user terminal.

10.   (currently amended)   The <u>on-line</u> system in accordance with claim 9, wherein said ad timer module tracks the amount of time said <u>selected advertising</u> content has been displayed on the ~~user's~~ <u>display of the user</u> terminal.

11.   (currently amended)   The <u>on-line</u> system in accordance with claim 9, wherein said ad timer module tracks the number of <u>instances of</u> advertising ~~contents~~ <u>content</u> that were displayed on the ~~user's~~ <u>display of the user</u> terminal.

12.   (currently amended)   The <u>on-line</u> system in accordance with claim 7, ~~further comprising~~ <u>wherein the server further comprises:</u>

a request tag module configured to provide a request component along with said selected advertising content, so as to track the occurrence of a click through, when [[a]] <u>the</u> user clicks on said <u>selected</u> advertising content.

13.   (currently amended)   The <u>on-line</u> system in accordance with claim 12, wherein said request component includes a small object within said <u>selected</u> advertising content that appears invisible on <u>a display of</u> said user terminal.

14.   (currently amended)   The <u>on-line</u> system in accordance with claim 13, wherein said request tag module correlates a purchase made at a website with said occurrence of a click through.

15.   (currently amended)   An on-line system for administering advertising content, ~~via a server system, said server~~ <u>the on-line</u> system comprising:

<u>a server in communication with a user terminal operated by a user, the server</u> <u>including:</u>

an advertising administration module, configured to maintain ~~a plurality of~~ advertising content associated with at least one advertising campaign;

a user terminal interface module coupled to said advertising administration module, said user terminal interface configured to retrieve <u>user</u> information corresponding to said one user terminal, for use by said advertising administration module;

a design user interface module configured to allow [[a]] <u>the</u> user <u>using the user terminal</u> to specify a set of rules corresponding to an advertising campaign, said set of rules defining conditions for which ~~an~~ <u>specific</u> advertising content is selected, along with mode of appearance of said advertising content; and

a decision maker module coupled to said advertising administration module, said decision maker module configured to select ~~one of said~~ advertising content associated with at least one advertising campaign, based on said <u>user</u> information ~~received~~ <u>including consumer data at least specifically identifying the user and obtained at least directly</u> from said user terminal, <u>wherein the consumer data specifically identifying the user and obtained at least directly from the user terminal is selected from the group of:</u>

<u>the age of the consumer,</u>

<u>the economic status of the consumer,</u>

<u>the residence of the consumer, and</u>

<u>the language of preference of the consumer,</u>

so that ~~each~~ <u>the</u> user terminal coupled to said server receives ~~an~~ <u>the selected</u> advertising content corresponding to <u>the user</u> information retrieved by said server.

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16.   (currently amended)   The <u>on-line</u> system in accordance with claim 15, wherein said <u>user</u> information includes weather conditions in <u>a</u> geographical location of said user terminal.

17.   (currently amended)   The <u>on-line</u> system in accordance with claim 15, wherein said <u>user</u> information includes <u>a</u> hardware specification of said user terminal.

18.   (currently amended)   The <u>on-line</u> system in accordance with claim 15, wherein said <u>user</u> information includes anonymous cookie profile information, including gender and purchasing patterns.

19.   (currently amended)   The <u>on-line</u> system in accordance with claim 15, wherein said server further comprises<u>:</u>

a virtual marketer module, configured to analyze response rates of each advertising content within each advertising campaign to measure effectiveness of said ~~rule-sets~~ <u>set of rules</u>.

20.   (new)   An on-line method for administering advertising content, the on-line method comprising the steps of:

providing a server operatively connected to a user terminal operated by a user;

maintaining advertising content associated with at least one advertising campaign using an advertising administration module;

retrieving user information corresponding to the user terminal for use by the advertising administration module using a user terminal interface module coupled to the advertising administration module;

obtaining, at least directly from the user terminal, consumer data specific to the user and included in the user information;

selecting advertising content using a decision maker module, with the advertising content associated with at least one advertising campaign based on the consumer data specific to the user; and

providing to the user terminal coupled to the server the selected advertising content corresponding to the consumer data and the user information retrieved by the server.